



Thank you for downloading this document from the RMIT Research Repository.

The RMIT Research Repository is an open access database showcasing the research outputs of RMIT University researchers.

RMIT Research Repository: <http://researchbank.rmit.edu.au/>

Citation:

Singh, S and Cabraal, A 2013, 'Contested representations of remittances and the transnational family', *South Asia: Journal of South Asian Studies*, vol. 36, no. 1, pp. 50-64.

See this record in the RMIT Research Repository at:

<http://researchbank.rmit.edu.au/view/rmit:21354>

Version: Accepted Manuscript

Copyright Statement: © 2013 South Asian Studies Association of Australia

Link to Published Version:

<http://www.tandfonline.com/doi/pdf/10.1080/00856401.2012.710304>

PLEASE DO NOT REMOVE THIS PAGE

This is an Accepted Manuscript of an article published by Taylor & Francis Group in *South Asia: Journal of South Asian Studies*, on 29 May 2013, available online at:
<http://www.tandfonline.com/doi/pdf/10.1080/00856401.2012.710304>

South Asia: Journal of South Asian Studies,
n.s., Vol.XXXV, no.4, December 2012

Contested Representations of Remittances and the Transnational Family

Supriya Singh and Anuja Cabraal

RMIT University, Melbourne

[\[Supriya.singh@rmit.edu.au/anjua.cabraal@rmit.edu.au\]](mailto:Supriya.singh@rmit.edu.au/anjua.cabraal@rmit.edu.au)

ISSN 0085-6401 print; 1479-0270 online/11/020255-21 _ 2011 South Asian Studies Association
of Australia
DOI: 10.1080/00856401.2011.582669

Abstract

This paper deals with the changing idea of money and the transnational Indian family across generations and life stages. It draws on a qualitative study of 38 first and second generation Indian migrants to Australia. For first generation migrants, sending money home is one of the important ways of expressing belonging and care for the transnational family. Over time, the remittances become contested in terms of their value and their equivalence to physical care, raising questions of belonging. With multiple migrants, the family centres on Australia, which

now becomes the source country when children migrate elsewhere. Money and gifts are sent home to Australia or to other countries. The nuclear family is the main recipient for most of our second generation migrants, but there remain some gift exchanges and charitable donations. These donations reflect a sense of ancestry rather than the locus of family. Hence accounts of sending money to India need to be supplemented by studies of the diffusion of the transnational family across different nodes of the diaspora. The study of remittances has to reflect this diffusion and change in the transnational family if it is to adequately explain how money is the medium of family relationships.

Keywords: Remittances, transnational family, contested representations, Indian diaspora, multiple migrants

Introduction

Studying migration and the transnational family focuses on some of the most personal and emotional dimensions of globalisation. As Skrbish says: 'The transnational family is a symptom of our increasingly globalised lives, which take place across borders and boundaries, thereby eroding the possibilities that places of birth, life and dying will coincide'.¹

We gratefully acknowledge the support of the Global Cities Research Institute, RMIT University, for this research. This is a revised version of a paper presented at the Family Ties Workshop, La Trobe University, Bundoora, Australia, on 11 Sept. 2009.

¹ Z. Skrbish, 'Transnational Families: Theorising Migration, Emotions and Belonging', in *Journal of Intercultural Studies*, Vol.29, no.3 (2008), p.231.

The Transnational Family

In this paper, 'transnational family' includes family members who have migrated and those who have been left behind.² In a transnational family, people have to negotiate and maintain family relationships across the boundaries of nation-states. Although these transnational families are separated by distance and national borders, they 'hold together and create something that can be seen as a feeling of collective welfare and unity, namely "familyhood", even across national borders'.³ The transnational family has much in common with discussions about the continued strength of the joint family in India.⁴ Just as most individuals spend some part of their lives in a joint family household, most migrants are members of a transnational family at some point in their history. The issues most often studied for the migrant part of the transnational family—when a nuclear family moves—are those of belonging and caring.⁵ Gender has become an increasingly important dimension of migration and the transnational family, particularly in the case of single women migrants.⁶

² Loretta Baldassar, Cora Vellekoop Baldock and Raelene Wilding, *Families Caring across Borders: Migration, Ageing and Transnational Caregiving* (New York: Palgrave Macmillan, 2007).

³ Deborah F. Bryceson and Ulla Vuorela, 'Transnational Families in the Twenty-First Century', in D. Bryceson and U. Vuorela (eds), *The Transnational Family: New European Frontiers and Global Networks* (New York: Berg, 2002), p.3.

⁴ See Veena Das, 'Masks and Faces: An Essay on Punjabi Kinship', in *Contributions to Indian Sociology*, Vol.10, no.1 (1976), pp.1–30; A.M. Shah, 'The Phase of Dispersal in the Indian Family Process', in T. Patel (ed.), *The Family in India: Structure and Practice* (New Delhi: Sage, 2005), pp.214–28; and Patricia Uberoi, 'The Family in India', in V. Das (ed.), *Handbook of Indian Sociology* (New Delhi: Oxford University Press, 2004), pp.275–307.

⁵ See Loretta Baldassar, *Visits Home: Migration Experiences between Italy and Australia* (Melbourne: Melbourne University Press, 2001); and Baldassar, Baldock and Wilding, *Families Caring across Borders*.

⁶ See Barbara Ehrenreich and Arlie Russell Hochschild, 'Introduction', in B. Ehrenreich and A.R. Hochschild (eds), *Global Woman: Nannies, Maids, and Sex Workers in the New Economy* (New York: Metropolitan Books, 2002), pp.1–13; Ester Gallo, 'Unorthodox Sisters: Gender Relations and Generational Change in Malayali Migrants in Italy', in *Indian Journal of Gender Studies*, Vol.12, nos.2 & 3 (2005), pp.217–51; Michel Gamburd, 'Breadwinner No More', in B. Ehrenreich and A.R. Hochschild (eds), *Global Woman: Nannies, Maids, and Sex Workers in the New Economy* (New York: Metropolitan Books, 2002), pp.190–206; Eugenia Georges, *The Making of a Transnational Community: Migration, Development, and Cultural Change in the Dominican Republic* (New York: Columbia University Press,

Studies of the transnational family emphasise the importance of connection and support over distance. As Huang *et al.* note, ‘transnationals and their family members often grapple with a sense of liminality—a state of ambiguity, openness and indeterminacy of identity—as they negotiate their transnational life courses’.⁷ Other studies point to the tensions that can arise, particularly due to issues relating to money, reciprocity and gender roles.⁸ In countries where patrilocal residence is the norm, the combination of marriage and migration can leave the woman particularly isolated from the support of her natal kin.⁹

1990); Prema A. Kurien, *Kaleidoscopic Ethnicity: International Migration and the Reconstruction of Community Identities in India* (New Delhi: Oxford University Press, 2002); Sarah J. Mahler, ‘Transnational Relationships: The Struggle to Communicate across Borders’, in *Identities*, Vol.7, no.4 (2001), pp.583–619; Filippo Osella and Caroline Osella, ‘Migration, Money and Masculinity in Kerala’, in *Journal of the Royal Anthropological Institute*, Vol.6, NS (2000), pp.117–13; Rajni Palriwala, ‘Negotiating Patriline: Intra-Household Consumption and Authority in Northwest India’, in R. Palriwala and C. Risseuw (eds), *Shifting Circles of Support: Contextualising Gender and Kinship in South Asia and Sub-Saharan Africa* (Walnut Creek, CA: AltaMira Press, 1996), pp.190–220; Rajni Palriwala and Patricia Uberoi, ‘Exploring the Links: Gender Issues in Marriage and Migration’, in R. Palriwala and P. Uberoi (eds), *Marriage and Migration* (New Delhi: Sage Publications, 2008), pp.23–62; Rhacel Salazar Parrenas, ‘Caring for the Filipino Family: How Gender Differentiates the Economic Causes of Labour Migration’, in A. Agrawal (ed.), *Migrant Women and Work* (New Delhi: Sage Publications, 2006), pp.95–115; Meenakshi Thapan, ‘Series Introduction’, in N.C. Behera (ed.), *Gender, Conflict and Migration* (New Delhi: Sage Publications, 2006), pp.7–17; and K.C. Zachariah and S. Irudaya Rajan, ‘Gender Dimensions of Migration in Kerala: Macro and Micro Evidence’, in *Asia-Pacific Population Journal*, Vol.16, no.3 (Sept. 2001), pp.47–70.

⁷ Shirlena Huang, Brenda S.A. Yeoh and Theodora Lam, ‘Asian Transnational Families in Transition: The Liminality of Simultaneity’, in *International Migration*, Vol.46, no.4 (2008), p.7.

⁸ See Stephanie Riak Akuei, *Remittances as Unforeseen Burdens: The Livelihoods and Social Obligations of Sudanese Refugees* (No.18) (Geneva: Global Commission on International Migration, 2005); Michele Ruth Gamburd, ‘Money that Burns like Oil: A Sri Lankan Cultural Logic of Morality and Agency’, in *Ethnology*, Vol.43, no.2 (2004), pp.167–84; Peggy Levitt and Nina Glick Schiller, ‘Conceptualizing Simultaneity: A Transnational Social Field Perspective on Society’, in *International Migration Review*, Vol.38, no.3 (2004), pp.1002–39; Anna Lindley, ‘The Early-Morning Phonecall: Remittances from a Refugee Diaspora Perspective’, in *Journal of Ethnic and Migration Studies*, Vol.35, no.8 (2009), pp.1315–34; Sarah J. Mahler, ‘Transnational Relationships: The Struggle to Communicate across Borders’, in *Identities*, Vol.7, no.4 (2001), pp.583–619; Marcela Ramirez, Zlatko Skrbiš and Michael Emmison, ‘Transnational Family Reunions as Lived Experience: Narrating a Salvadoran Autoethnography’, in *Identities*, Vol.14, no.4 (2007), pp.411–31.

⁹ Palriwala and Uberoi, ‘Exploring the Links’.

Transnational families are studied most often in the context of migration, rather than in the framework of family studies. The transnational family has not been at the centre of family studies because the family has most often been conflated with the household.¹⁰ In Australia the debates range around the increase in de facto, step and blended family households.

Census data gives us the number of people with either one or both parents born overseas. However, it is difficult to reach a conclusion about the incidence of the transnational family from such statistics. In India, the relative importance of nuclear and joint family households is still acknowledged. Although patrilocal and family norms influence the migration of married women in India and China, kinship studies have focused on descent, inheritance and prescribed rules of marriage rather than rules of residence and their impact on migration.¹¹ Studies of family in India do not index migration or transnational families. These topics are left to migration studies, literature and film.

We know that births, weddings, deaths and inheritance are important points in the life-cycle of a family. But the questions seldom asked are: 'How does migration change the idea of family? How do we measure changes in the transnational family in the areas of family practices and belonging to a family? As Levitt *et al.* note:

religious and family life tend to be more subjective, involving imagination, invention, and emotions that are deeply felt but not overtly expressed. These aspects of transnational lives are more difficult to capture but, nevertheless, critical for the emergence of transnational identities and landscapes.¹²

¹⁰ Bryceson and Vuorela, 'Transnational Families in the Twenty-First Century', pp.3–30.

¹¹ Palriwala and Uberoi, 'Exploring the Links'.

¹² Peggy Levitt, Josh DeWind and Steven Vertovec, 'International Perspectives on Transnational Migration: An Introduction', in *International Migration Review*, Vol.37, no.3 (2003), p.571.

There has been some discussion as to the appropriate ways of studying the transnational family. As with all families, it is agreed that it is preferable to study a family over time, rather than depend on a snapshot view of it.¹³ Although the transnational family includes the migrant and non-migrant members of the family, it is most often studied either in the source or the migrant country only. However multi-sited ethnographies are meaningful ways of studying transnational families and kinship networks.¹⁴ As Levitt and Schiller note, connections can be uncovered ‘by asking individuals about the transnational aspects of their lives, and those they are connected to, in a single setting’.¹⁵ Levitt *et al.* believe that the ‘social field’ approach can go beyond national boundaries to analyse the multi-layered connections

between migrant and nonmigrant actors—at home and abroad...individuals’ transnational experiences must be understood with reference to their families and households; their participation in political, religious and community organizations; and their relation to the national and international policy regimes within which transnational activities take place.¹⁶

The social field approach needs to be part of life stories. However multiple narratives within the transnational family are more likely to give the necessary depth of perspective and history that can lead us to rethink the idea of family. Though there is a growing body of work on migration and the transnational family in Asia, it is important to note that most of this literature relates to

¹³ See Levitt, DeWind and Vertovec, ‘International Perspectives on Transnational Migration’, pp.565–75; Vivian Louie, ‘Growing up Ethnic in Transnational Worlds: Identities among Second-Generation Chinese and Dominicans’, in *Identities: Global Studies in Culture and Power*, Vol.13, no.3 (2006), pp.363–94; and Patricia Pessar and Sarah Mahler, ‘Transnational Migration: Bringing Gender In’, in *International Migration Review*, Vol.37, no.3 (2003), pp.812–46.

¹⁴ Baldassar, Baldock and Wilding, *Families Caring across Borders*; and Karen Isaksen Leonard, *Locating Home: India’s Hyderabadis Abroad* (Stanford, CA: Stanford University Press, 2007).

¹⁵ Levitt and Schiller, ‘Conceptualizing Simultaneity’, p.1012.

¹⁶ Levitt, DeWind and Vertovec, ‘International Perspectives on Transnational Migration’, p.567.

the USA rather than Europe. Hence there is little mention of the long histories of multiple migrations that are found particularly in the life histories of migrants from India. Migration has been part of the Indian landscape and family histories since the nineteenth and early twentieth centuries, with migration taking place to Southeast Asia, Africa, Latin America and the USA. Although the old diaspora has only recently become the subject of literature,¹⁷ these multiple migrations give us a generational perspective, at times going back a century or more. These long family histories reveal changes in the transnational family and its connections with its various home countries.

Family Remittances

In 2011 India received \$US64 billion in remittances from abroad, the largest amount received by a developing country. Remittances that go to developing countries through formal money transfer channels are expected to reach \$US374 billion in 2012, while total remittances, including those to high-income countries, are expected to reach \$US615 billion by 2014.¹⁸ The total value of remittances is even greater because informal remittances are estimated to be at least 50 percent of recorded remittances.¹⁹ In Asia, informal remittances could be anywhere between 15 and 80 percent of the true value of remittances.²⁰ The International Organization for

¹⁷ See Amitav Ghosh, *Sea of Poppies* (New Delhi: Penguin, 2008); Preeta Samarasan, *Evening is the Whole Day* (New York: Houghton Mifflin Co., 2008); and M.G. Vassanji, *The In-Between World of Vikram Lall* (Edinburgh: Canongate Books, 2005).

¹⁸ Dilip Ratha and Ani Silwal, 'Migration and Development Brief 18: Remittance Flows in 2011—An Update Migration and Development Brief' (23 April 2012) [siteresources.worldbank.org/.../MigrationandDevelopmentBrief18.pdf, accessed 8 May 2012].

¹⁹ Development Prospects Group, 'Migration and Development Brief 2' (2007) [<http://web.worldbank.org/WBSITE/EXTERNAL/NEWS/0,,contentMDK:21124587~pagePK:64257043~piPK:437376~theSitePK:4607,00.html>, accessed 21 Aug. 2007].

²⁰ Leonides Buencamino and Sergei Gorbunov, 'Informal Money Transfer Systems: Opportunities and Challenges for Development Finance', DESA Discussion Paper No.26 (Nov. 2002) [<http://www.un.org/esa/esa02dp26.pdf>, accessed 5 May 2005].

Migration (IOM) estimates that in 2009, recorded remittances ‘were nearly three times the amount of official aid and almost as large as direct foreign investment flows to developing countries’.²¹

Family remittances represent the largest proportion of remittances. Migrants have long sent money home, but the new wave of voluntary migration since the 1960s, particularly to high-income countries, has led to a great increase in the scale of remittances. In India, money is a medium of relationship. Money flows from parents to children and also from children to parents. Money is also a ritual gift to mark life stages such as birth, marriage and death. The giving of money is not just a response to financial need, but an outward expression of filial relationships.²² In India, sending money home becomes the migrant’s overt expression of belonging and caring for the transnational family. As Zelizer says: ‘people negotiate coherent connections between intimacy and economic activity’.²³ Among the Indian diaspora, remittances go not only to India, but also from one node of the diaspora to another.

The Qualitative Study

In this research, we focus on eighteen first generation migrants who arrived in Australia between the 1970s and the 1990s, and twenty second generation migrants who were either born in Australia or arrived there before the age of twelve. These 38 persons were part of a larger study of 86 persons from the Indian diaspora in Australia conducted between May 2005 and March

²¹ William Lacy Swing, *The Director General’s Report to the Council* (Geneva: International Organization for Migration, 2010), p.2 www.iom.int/jahia/webdav/shared/shared/mainsite/about_iom/en/council/99/MICEM-5-2010.pdf [accessed 3 August 2011].

²² Supriya Singh, *Marriage Money: The Social Shaping of Money in Marriage and Banking* (St Leonards, NSW: Allen and Unwin, 1997).

²³ Viviana A. Zelizer, *The Purchase of Intimacy* (Princeton, NJ: Princeton University Press, 2005), p.2.

2010. It also included 35 Indian student migrants who came to Australia in 2005 or later and thirteen leaders of the Indian community in Australia.

Our study privileges the perspectives of the migrants in Australia, rather than family members who have remained behind in the home countries or moved to third countries. We are also conscious that this paper focuses on sending money home to India, the traditional direction of remittances from the country of settlement to the country of origin. However with the increase in Indian student migrants and skilled migrants, money is now increasingly remitted from India to Australia as well. We do not know the full extent of these ‘boomerang remittances’,²⁴ but Indian families remitted an estimated \$A2.1 billion to Australia in 2011 for educational services which generated 21,112 full time equivalent jobs in Australia.²⁵

This is a grounded study in that it does not move from hypotheses to verification, but emphasises the fit between data and theory.²⁶ In our study of the Indian diaspora in Australia, the initial focus was on family remittances in the first generation and issues of identity and belonging in the

²⁴ Supriya Singh and Anuja Cabraal, “‘Boomerang Remittances’ and Circular Care among Indian Transnational Families in Australia’, in L. Baldassar and L. Merla (eds), *Transnational Families, Migration and Kin-Work: From Care Chains to Care Circulation* (Routledge, forthcoming).

²⁵ These figures are based on data obtained from Access Economics and Australian Education International. Access Economics Pty. Ltd., *The Australian Education Sector and the Economic Contribution of International Students*: Australian Council for Private Education and Training, 2009). Access Economics estimates that during 2007–08, ‘[e]ach international student (including their friend and family visitors) contributes an average of \$28,921 in value added to the Australian economy and generates 0.29 in full-time equivalent (FTE) workers’ (p.i). According to these calculations, 72,801 Indian students enrolled in December 2011 (down from 120,488 in December 2009); see Australian Education International (AEI), *International Student Data for 2011* [<http://www.aei.gov.au/research/International-Student-Data/Pages/InternationalStudentData2011.aspx#2>, accessed 30 Jan. 2012]. These students contributed \$2.1 billion to the Australian economy and generated 21,112 full time equivalent jobs.

²⁶ Anselm Strauss and J. Corbin, *Basics of Qualitative Research: Grounded Theory Procedures and Techniques* (Newbury Park, CA: Sage Publications, 1990).

second. It became increasingly clear that changes in the boundaries of family were important to both sets of research problems as well.

The interview sample was gathered through our personal and professional contacts. We chose to conduct a qualitative study because the issue of family, money and migration was deeply emotional. It was also difficult at times for people to speak frankly about money and family. We sought to discover the questions that were important, particularly to examine the distinctive characteristics of transnational money.

All except one member of our sample migrated to Australia in order to further his or her prospects or, in the case of the second generation, their parents had migrated for this reason. Our study is distinctive in that it covers families in which migration was **predominantly** initiated by the **men**. All the participants, except one from the first generation, came to Australia with their nuclear families or had their nuclear families join them shortly after in the 1970s, 1980s and 1990s. In some cases, members of their natal families have followed. Therefore, it differs from studies in which women migrated to work in caregiving professions, leaving their children in India to be cared for by their husbands or natal families.²⁷ Our sample was also not one in which

²⁷ See Gallo, 'Unorthodox Sisters: Gender Relations and Generational Change in Malayali Migrants in Italy'; Michele Ruth Gamburd, 'Absent Women and Their Extended Families', in C. Risseuw and K. Ganesh (eds), *Negotiation and Social Space: A Gendered Analysis of Changing Kin and Security Networks in South Asia and Sub-Saharan Africa* (Walnut Creek, CA: AltaMira Press, 1998), pp.276–91; Leela Gulati, *In the Absence of Their Men* (New Delhi: Sage Publications, 1993); Sarah J. Mahler and Patricia R. Pessar, 'Gender Matters: Ethnographers Bring Gender from the Periphery toward the Core of Migration Studies', in *International Migration Review*, Vol.40, no.1 (2006), pp.27–63; Fernando Paragas, 'Migrant Mobiles: Cellular Telephony, Transnational Spaces, and the Filipino Diaspora', in K. Nyiri (ed.), *A Sense of Place: The Global and the Local in Mobile* (Vienna: Passagen Verlag, 2005), pp.241–9; Parrenas, 'Caring for the Filipino Family'; and Cecilia Tacoli, 'International Migration and the Restructuring of Gender Asymmetries: Continuity and Change among Filipino Labor Migrants in Rome', in *International Migration Review*, Vol.33, no.3 (1999), pp.658–82.

the families were in dire need, as was the case in Akuei's study, which focussed on Dinka refugees in the USA.²⁸

There was a mix of religions in our first generation sample—six Hindus, seven Sikhs, one Muslim and four Christians. We interviewed nine women and nine men. It was a varied sample in terms of age, too. One interviewee was between 25 and 34, four were between 45 and 54, three were between 55 and 64, eight were more than 65 years old and two did not tell us their age. Thus, fourteen of the eighteen were more than 45 years old. The time since their arrival in Australia was similarly diverse, ranging from eight to 29 years. Annual household incomes varied from under \$A25,000 to more than \$A100,000—three under \$A25,000, five between \$A50,000 and \$A74,999, five more than \$A100,000, and five did not want to say or were not directly asked because it was seen as inappropriate. Our second generation participants were overwhelmingly professional and aged between eighteen and 35. Thirteen of the 38 participants were multiple migrants—families who had migrated multiple times, either within one generation or between generations. In this study, the multiple migrants, or 'twice migrants',²⁹ had lived in Fiji, Kenya, Malaysia, New Zealand, Singapore, the USA or the UK before migrating to Australia. Another two families had children or grandchildren who had moved from Australia to the USA, the UK or Canada.

The open-ended interviews usually took an hour and a half, conducted either at the interviewees' homes or at the office or home of the interviewer. They were conducted in English, or a mix of

²⁸ Akuei, *Remittances as Unforeseen Burdens*.

²⁹ Parminder Bhachu, 'Multiple-Migrants and Multiple Diasporas: Cultural Reproduction and Transformations among British Punjabi Women', in C. Petievich (ed.), *The Expanding Landscape: South Asians and the Diaspora* (New Delhi: Manohar, 1999), pp.71–84.

English, Hindi and Punjabi. The interviews were transcribed and then coded using the qualitative computer program, NVivo8. The data was coded broadly, linked to memos to catch the theoretical and methodological reflections, and then checked for negative cases.

Sending Money Home: A First Generation Phenomenon

Remittances are the currency of care and one of the ways in which migrants maintain their sense of belonging to the transnational family. This sense of belonging has to be visibly displayed in family practices over life stages and generations.³⁰ The need for display is greater when the family is separated across borders.

In our study, money was routinely sent home via banks, through arrangements with kin in the home country, or taken with migrants when they visited their families. It was predominantly a first generation phenomenon. As all but one of our first generation participants had their nuclear families in Australia, money was sent most often to parents. In two cases, money also went to brothers and sisters, and in one case, to nieces who had been orphaned. The money was primarily sent as a way of caring for the family. In one case, it was specifically for the repayment of debts in Malaysia, and in another three cases, for the purchase of land in India.

Remittances are mediated by the capacity of migrants to send money, the support of their spouses, and the financial needs of the family in the home country. They are also influenced by life stage. The main bulk of remittances stop after the parents die or when they move country to live with their migrant children. Life events such as births and marriages within the family also lead to significant gifts of money.

³⁰ J. Fisher, 'Displaying Families', in *Sociology*, Vol.41, no.1 (2007), pp.65–81.

Our study shows that the centre of the transnational family shifts as it expands across different countries. Thirteen of our first and second generation samples were multiple migrants in that the family had moved from India to other countries before moving to Australia. Another two families saw their children and grandchildren move to the USA, the UK or Canada. So, the different nodes of the transnational family spread across Australia, Singapore, Malaysia, Fiji, the USA, the UK and Canada, bypassing India, although India continued to be seen as the country of origin and at the centre of the migrants' cultural and religious heritage. For three of the six multiple migrants in our first generation sample, money and gifts were received in Australia from Singapore and Canada from children and other kin.³¹

Our study shows that remittances and inheritance remain one of the most male-dominated aspects of transnational money in the first generation. It is men who send money home, continuing the pattern of sons looking after parents in the dominantly-patrilineal system of kinship in India. The women send or take gifts and often play a central role in organising gifts for the family. Though women are now entitled to inherit, they often cede their inheritance to their brothers, as they do in India. What is different is that men may also not inherit, which is not uncommon in other migrant groups in Australia.³²

Money is sent home to express caring for the transnational family. This is particularly important in India as money flows in both directions between parents and children, rather than just from

³¹ Supriya Singh, Anuja Cabraal and Shanthi Robertson, 'Remittances as a Currency of Care: A Focus on "Twice Migrants" among the Indian Diaspora in Australia', in *Journal of Comparative Family Studies*, Vol. XXXXI, no.2 (2010), pp.245–63.

³² Baldassar, Baldock and Wilding, *Families Caring across Borders*.

parents to children.³³ At the same time, as Levitt and Schiller point out, ‘Kin networks maintained between people who send remittances and those who live on them can be fraught with tension’.³⁴ The conflict revolves around a perceived imbalance of care. Hema (45–54) (the names are pseudonyms), a direct migrant from India, sent three airline tickets to her brothers so that they could attend her son’s wedding, but no members of the family came. She says: ‘[E]very time I need to communicate, I have to go and approach them because I feel the need and they don’t really feel it...’. This perceived imbalance in communication was heightened when it came to the valuation of money sent for ‘caring for’ the family and the physical hands-on care that kin in the source country were able to provide.

*The Dollar Sent is Not the Dollar Received*³⁵

The first instance where remittances can contribute to conflict is where the dollar sent is not the dollar received. Ishaan (25–34), who migrated to Australia from Kenya with his parents when he was six months old, relates how his father sent money home regularly to support his parents and help educate his siblings and help them set up a business. Ishaan’s father saw himself as having financial opportunities that the rest of his family did not have, but sometimes he had to go into debt to honour these obligations. Finances were so tight that everyone in the family could not visit India at the same time. At times, his father would try to keep secret how much money he sent home but his mother would find out because it was taken out of her housekeeping budget. Ishaan thinks his mother found it especially frustrating because she felt their contribution was not ‘widely recognised or appreciated’.

³³ Supriya Singh and Mala Bhandari, ‘Money Management and Control in the Indian Joint Family across Generations’, in *The Sociological Review*, Vol.60, no.1 (2012), pp.46–67.

³⁴ Levitt and Schiller, ‘Conceptualizing Simultaneity’.

³⁵ The following two sections draw partially on Singh, Cabraal and Robertson, ‘Remittances as a Currency of Care: A Focus on “Twice Migrants” among the Indian Diaspora in Australia’, pp.245–63.

This difference between the value of the money sent, the sacrifice it represents for the senders and the value of the money received, is often at the centre of tension for familial migrants. This sense of not being valued is heightened if there is uneven reciprocity in terms of communication and gift relationships, which signal a lack of 'caring about' the migrant offshoot of the transnational family. It is part of the 'money tree' syndrome, where people in the home country think that money is earned easily in a foreign country.³⁶

Silences Around Inheritance

Baldassar *et al.* point out that in some cases, tensions over care and money flow into issues of inheritance, one of the most significant expressions of belonging in the family.³⁷ Money sent home is pitted against the day-to-day physical 'caregiving' provided by other family members, usually siblings in the home country. This conflict is often at the centre of the division of property when the parents die,³⁸ and can spill into the legal arena.³⁹ The conflict is not only 'over who gets what but also over structure and meaning'.⁴⁰ The conflict goes to the heart of inclusion in the transnational family and its consequent rights and responsibilities.

³⁶ Personal communication from Dulari, a migrant from Trinidad to the USA (New York, 22 July 2008). A comparative study of migrants and refugees in Australia also found that Afghani refugees were inundated with requests, sometimes for luxuries that they themselves could not afford. See Baldassar, Baldock and Wilding, *Families Caring across Borders*. Akuei, writing about Dinka migrants to the USA, details the stress caused by demands from the extended family at home, the moral imperative to help and the financial needs of settlement. See Akuei, *Remittances as Unforeseen Burdens*. The experiences of Somali migrants in London are equally stressful. See Lindley, 'The Early-Morning Phonecall'.

³⁷ Baldassar, Baldock and Wilding, *Families Caring across Borders*.

³⁸ Karen Fog Olwig, 'A Wedding in the Family: Home Making in a Global Kin Network', in *Global Networks*, Vol.2, no.3 (2002), pp.205–18.

³⁹ Zelizer, *The Purchase of Intimacy*, p. 225.

⁴⁰ *Ibid.*, p.225.

This conflict is avoided if there is nothing to inherit. Murali (45–54), who migrated from Malaysia to Singapore to Australia, inherited only debts. Niranjana's family home has already been given to his eldest son because Niranjana and his wife invited him to come and look after them when they were still in India. In one case, the migrant and his siblings agreed that the family home would go to the unmarried sister who had looked after the parents. She, in turn, has willed it to them and their children.

Even when women have ceded their claims in favour of their brothers, it is important to them that they be mentioned in the inheritance. Where this is not clear, there are silences around inheritance. In our first generation sample, Hema laughed off the issue of inheritance, saying: 'I am not even in the picture'. Her son, Hemat said: 'It definitely is a touchy issue' which has led to a family rift. Daya, who migrated from India with her husband in the early 1980s, was silent when asked about her husband's inheritance, although she spoke openly of her decision to renounce her claim in favour of her brother. It was often difficult for a person to talk about inheritance when the issue was still raw.

Ishaan's father also did not inherit anything. It is not clear whether a share was offered or whether he himself renounced all claims because he was financially better off than his siblings. Ishaan says: 'I think my Dad was largely ambivalent to an inheritance'. One reason was that his father was not able to attend the funeral of his father in time, but Ishaan also thinks 'that he always felt, from a financial point of view, that he was not really expecting anything because he was the strongest at the time'.

Even when men have inherited agricultural land in India, there are difficulties in holding on to the land.⁴¹ Bhagwan, who is in his seventies now and was a multiple migrant from India to Singapore and then to Australia, inherited land from his father. The trouble started after his father's brother died and Bhagwan had to depend on his paternal cousins to look after the land. On one of his routine visits back to India, he moved the management of the land to his sister's son. His own sons and his surviving brother are not interested in the land, and Bhagwan and his wife will not be retiring to India as they had hoped. Bhagwan realises he has to sell the land, but he feels that it is like selling his family history. He says: 'On the deeds, there is my great grandfather's name, my grandfather's name, my father's name'. There is also increased pressure from relatives in India for him to sell the land to them at a preferential price.

Ambika, also a multiple migrant from India, Malaysia and Singapore, knows how difficult it was for her husband to sell his family land. Communication had already deteriorated between him and his paternal uncle and cousins, despite her husband continuing to send money for Deepavali and weddings. In the end, he agreed to sell the land to his cousins at half the market price, but insisted that the transaction be completed in Singapore where his younger brother lived. Even in Singapore, his brother would only sign the deeds in a hotel, fearing poisoning by pesticide or murder.

Changes in Gifts and Remittances over Life Stages and Generations

The direction of remittances and gifts shifts over life stages and generations as members of the transnational family die or move to another country. The relationship between source and

⁴¹ Supriya Singh, 'Sending Money Home—Maintaining Family and Community', in *International Journal of Asia Pacific Studies (IJAPS)*, Vol.3, no.2 (2007), pp.93–109.

destination countries becomes complex due to multiple migrations. The transnational family also becomes diffused across different nodes of the diaspora as children migrate to other countries. The source country may remain the reference point for communication, family practices and issues of identity, but Australia becomes part of the idea of home. Sending money home then no longer necessarily means sending money to family in India. These complexities of the transnational family are not captured in the remittance figures, which concentrate only on money sent to India.

A Changing Centre with Multiple Migrations

When children migrate to other nodes of the diaspora, Australia becomes the centre of the transnational family. This is true of our six first generation multiple migrants. The direction of gifts and remittances changes as one or two of the 'home countries' disappear from active family networks, perhaps because there are no effective kin left in the birth country, although land or a home in the birth country slows this pulling away process.

Ambika moved from India to Malaysia as a young child, from Malaysia to Singapore when she got married, then with her husband and child to Australia. Her brothers were already in Australia. Soon her father joined her. As a result, she seldom visits Singapore, while Malaysia is no longer part of her family sphere. Before the death of her husband, her visits to India used to involve suitcases filled with gifts for the family and occasional remittances to his siblings for festivals. Now she visits India only for pilgrimages although while in India, she might look up some natal family that remains there. For twice migrants like Ambika, as family ties lessen over the generations India becomes a place of childhood memories and the 'cultural heart' of her sense of

religion rather than ‘home’.⁴² As well, weddings are now held in Australia, drawing in kin from Canada as well as a few from India. At the last family wedding, Ambika’s maternal kin came from India, the UK and Canada. Her first cousin—her father’s younger brother’s son—and his family stayed with them on this occasion. They brought gifts when they came. When they were leaving, Ambika’s cousin gave Ambika and her daughter \$US100 each. Ambika says, ‘I said “No, no, I am the older”. But they said, “Brothers give to their sisters”. My daughter also said, “No, no, I am working”. But they gave. The love was there. The connection was there’.

For other twice migrants such as Banta, however, the birth country might drop out, but the interim countries of destination remain important because of nuclear family and property there. Banta was born in Malaysia, married in Singapore and then moved to Australia. Malaysia is no longer a part of her transnational family network as her kin have moved to Singapore. Yet, connections with India and Singapore remain through the presence of kin and ownership of land and property. Her network has also expanded to Canada because her son has migrated there. So, Banta and her husband, Bhagwan, receive money and gifts in Australia from her sons in Australia, Singapore and Canada. They accept only gifts, not money, from their daughter, keeping to the traditional patterns of remittances.

The exception to these accounts is that of Murali (45–54), who migrated from Malaysia to Singapore to Australia. Malaysia remains important because his brothers and their families live there, but for him the emotional core of home lies in India, the country of his parents’ birth. This is reflected in his strong emotional experiences when he visited first his father’s village and then

⁴² Falzon, M.-A. (2003). ‘Bombay, Our Cultural Heart’: Rethinking the relation between homeland and diaspora. *Ethnic and Racial Studies*, 26(4), 662–683. doi: DOI: 10.1080/0141987032000087352

his mother's village when she died in India. He talks of taking his children there as a sort of pilgrimage.

Diffusion with Continued Migration

Over time, transnational family ties become more diffuse as children migrate to other countries. Anita migrated from India to Australia. When her mother died she brought her father to live with her in Australia. When Anita connects with family, she no longer travels to India, but to the USA, where her eldest daughter lives with her husband and children. So, Australia is now at the centre of the transnational family for Anita and her children. Her husband's father still lives in India, so her husband goes to India for a week or two every year. But **his** longer visits are to the USA to help their daughter with childcare. In Anita's case, there are no remittances coming from the USA to Australia. She recoils even at the question. They have sufficient income themselves and the idea of receiving money from a daughter remains unacceptable.

Niranjan, 91, is a direct migrant from India. He came with his wife to join his son's family in Melbourne. More than twenty years later, two of his four sons now have families in Melbourne, and Niranjan has a number of grandchildren there, too. His family is diffused across India, Australia, Europe and the USA, although there is some movement to Australia as the centre. But there is no dilution, for he remains a revered elder and the anchor of the transnational family. He lives in Australia mainly with his son and family, though his grandson and family keep asserting their right and desire to have him live with them. Niranjan is the person who ensures that communication among his far-flung family remains continuous and frequent and he is still the person whose advice is sought for weddings in the family.

Transnational Family, Gifts and Donations for the Second Generation

The literature on second generation migrants shows that transnational family ties weaken in most cases. Keeping to distinctive cultural patterns may add more to their identity in the migrant country, rather than make for transnationalism.⁴³ The exceptions are migrants who have spent long stretches of time with their families in the home country. Rumbaut observed in a decade-long longitudinal study of 1.5 (those who arrived in the US when they were 17 years or younger) and second generation young adults (those born in the US to two foreign born parents) from Mexico, the Philippines, Vietnam, China and a host of other Latin American and Asian countries, that transnational attachments are 'always under 10 percent'.⁴⁴ He notes that 'unlike their parents...there appears to be no "tingling" sensation, no phantom pain, over a homeland that was never lost to them in the first place'.⁴⁵

The nuclear family is at the centre of the idea of family for the second generation in our sample, although visits to family in India were part of the experience of most of the second generation whose parents were born in India. In our study, four of our twenty second generation participants speak of the loss of the extended family, and five said they would go on their own to visit family

⁴³ Pawan Dhingra, 'Committed to Ethnicity, Committed to America: How Second-Generation Indian Americans' Ethnic Boundaries Further their Americanisation', in *Journal of Intercultural Studies*, Vol.29, no.1 (2008), pp.41–63; Louie, 'Growing Up Ethnic in Transnational Worlds'; Martin O'Flaherty, Zlatko Skrbiš and Bruce Tranter, 'Home Visits: Transnationalism among Australian Migrants', in *Ethnic and Racial Studies*, Vol.30, no.5 (2007), pp.817–44; Ramirez, Skrbiš and Emmison, 'Transnational Family Reunions as Lived Experience'; Shalini Shankar, *Desi Land* (Durham and London: Duke University Press, 2008); Edna A. Viruell-Fuentes, "'My Heart is Always There": The Transnational Practices of First-Generation Mexican Immigrant and Second-Generation Mexican American Women', in *Identities: Global Studies in Culture and Power*, Vol.13, no.3 (2006), pp.335–62.

⁴⁴ Rubén G. Rumbaut, 'Severed or Sustained Attachments? Language, Identity, and Imagined Communities in the Post-Immigrant Generation', in P. Levitt and M.C. Waters (eds), *The Changing Face of Home: The Transnational Lives of the Second Generation* (New York: Russell Sage Foundation, 2002), p.89.

⁴⁵ *Ibid.*, p.91.

in India. **These five** had come to Australia when they were eight to twelve years old and had memories of spending time with their cousins and having a close relationship with them. They have valued memories of connection revolving around aunts and/or grandparents who were important to them in their early years in India. Once these family members die, the ties loosen. For the second generation there is none of the first generation's dwelling over imbalance of care, for there are no unfulfilled expectations. This change in the relationship with the transnational family is reflected in the move from remittances to gifts.

India is no longer the locus of family for the second generation migrants in our sample. Like the multiple migrants, they often see India as a reference point for ancestry rather than home. They see themselves as both Australian and Indian.

Gifts for the Transnational Family

It is gifts, rather than remittances, that express connections with the transnational family for the second generation. Individual gifting comes into the picture when second generation migrants begin working and travel independently of their family to India. But most often, it is the parents who are the givers of gifts to the transnational family, rather than the second generation. When Hemat (in his late twenties or early thirties) went to India, he took presents from his parents. And he felt that even the gifts he bought for the family after he arrived were 'like following instructions to make sure we're doing it on their behalf; it's more like—it's really them; we're just physical couriers of it'.

Mahesh's story too reflects how second generation giving—even when done in an individual capacity—is usually done on advice from parents. Mahesh is a doctor in his early thirties and recently married. He and his family migrated from India when he was eight years old. He has remained connected to his extended family through visits to India with his parents, and his wedding was celebrated in Delhi. When he and his wife went to Nepal recently, they also went to India, particularly meet up with his paternal grandfather, who could not attend the wedding because of a broken hip. Mahesh says it was important for his wife to meet his grandfather. He also feels close to his mother's sisters, especially as they have visited the family in Melbourne. But as he is older than most of his cousins, he did not know how to handle the gift giving. He says, 'We asked Mum and Dad, "What should we do? Should we give things to people, or what?"' They had taken gifts when they used to visit, but everything was now available in India. He says:

we decided we'd give a certain amount of money to all of our cousins. Now, there are too many cousins to give things to, so Malini and I made envelopes for all of the cousins.... Most of my aunties and uncles didn't want it at all, so they actually took the envelopes away from the cousins and gave them back to us. If not straight away at that time, but in another way, by giving us cash in return.... So, in a way, they didn't want to take it from us because they still regard us as the kids.

Brindha's story is one of personal gift-giving on her own behalf, reflecting a strong emotional connection with her family in India. She was the only one who **lent** \$A2,000 to an uncle for his son's study in Australia. Brindha is in her late twenties and works in information technology. She continues to have a close relationship with her maternal aunt in India, with whom she stayed as a child. She told us: 'If I go to India, the only place I really want to eat at is my auntie's

house'. 'I honestly love going to India and love buying them presents, and taking them out for dinner'. She says:

..we go sari shopping and I buy them a sari.... And they get more out of that than anything else. They go, "That's too expensive", and I'll go, "Don't worry, aunty, this one's for my promotion that happened last year, and this one's for something else, don't worry about it".

Brindha does not think she will go back once her aunts and uncles have died: 'I wouldn't necessarily go back to see my cousins'. When she goes for her cousins' weddings, she says 'I don't really go to my cousins' weddings because of my cousins. I actually go for my aunt and uncle. They invite me, so I go for them'.

Donations for Indian Causes

Donations for Indian causes are connected with a sense of being Indian, although it is most often a comfortable hybrid identity in that they feel Indian and Australian. So, the donations are also for Australian and for more global causes. The four second generation participants who spoke of diaspora philanthropy say they most often gave through Australian charitable organisations which have a focus on India. One gave through a community organisation of which she and her parents were members. Another gave through her religious organisation. Only one sent money directly to India. This contrasted with their parents, who usually gave directly when they visited India or through their religious organisations in India and Australia. The connection between a sense of Indian ancestry and identity and community donations came through most clearly in the two cases where India does not consciously figure in the giving. Harsh (24), a professional, has difficulties with her parents, who expect her to do everything the Indian way in Australia. She

does not have many Indian friends and sees herself as Australian, particularly when dealing with her parents. She says she assesses the need when she donates:

I wouldn't think so much about whether this is an Indian cause or an Australian cause. If it was a religious cause, maybe I would question it and think, why are we discriminating based on religion? I'm not comfortable with that...I think I'd be more likely to consider what cause the money is going to, rather than what culture it is going to support.

Dahlia (29) says she gives to Muslim countries that are most troubled at the moment. Growing up as an Indian from Kenya, her sense of self shifted to identifying herself as a Muslim when she first moved to Melbourne. She says:

I'll tick those boxes...usually Palestine and Indonesia...and Sri Lanka. Again, these aren't countries which are devoutly Muslim or necessarily Indian. But I think the...deciding factor was how dire the need was and, you know, if there were a lot of people suffering. That would be my issue.

Chitra, who is in her late twenties and a multiple migrant from Malaysia, sends money to India for community work through a religious organisation in Australia and also through Oxfam. Although she has visited India once with her family, her connection to India comes from her membership of this Indian religious organisation in Australia, and she has gone back to India several times because of it. She thinks it 'stems from the fact that you want to know your origins.... That's where your family or your lineage comes from'.

Jaya, in her early twenties and still a student, together with the Rajasthani community in Australia, helped raise \$A10,000 for India after the tsunami. She says there is always something special about being from India. But when Melbourne was ravaged by bush fires in 2010, she

gave for that, too. Lena, a married professional without close connections with her transnational family, sponsors a child from India and another from elsewhere. She has visited India on her own once for volunteer work and said India was part of her background.

Etash, in his late twenties, contributed directly to an organisation in India when the tsunami struck India. He says: 'I guess it was more a national contribution because the one state that was affected was the state I was from. So, I wanted to get something there'. Etash migrated with his parents from India to the USA, then back to India, and then to Australia when he was eleven years old. Except for his first few years in Australia, he has had continuous involvement in India through his extended family and his interest in music and dance. In Melbourne, he has been involved in community service in a Hindu temple. When he was at a university in Melbourne he led an Indian club which sponsored a child in India. Etash was struck by the difference in community giving between the second generation in India and the USA, when he went to study in the latter as part of his graduate programme. In the USA, Indian organisations were involved in serious fund-raising for social causes. He said:

I saw a lot of organisations that were giving back to the community in India. A friend of mine used to run a marathon...as part of an organisation which sets up schools in India.... I went to a concert where they got a band from India to come and play and again the proceeds...were going to some organisation which was giving money back to India.

Conclusion: Money and Family across Borders

In this paper, we have focused on the meaning of money and the transnational family for direct and multiple Indian migrants in Australia. In the first generation of migrants, money can change from being an expression of belonging and caring for the transnational family to an issue

overwhelmed by emotion and conflict. This conflict calls into question the nature of family and belonging when families cross borders. As transnational family relationships become more diffuse, remittances and gifts, too, change direction. Money is no longer sent home to India, but travels along different nodes of the diaspora.

When a couple with or without children migrate, at first the cross-border connections between families is intense. It is diluted most often at the death of parents in the home country and/or the migration of siblings, often accompanied by the cessation of remittances being sent to the source country. As the second generation of migrants grows up in the host country, our study supports other research which suggests that there is a lessening in the intensity of transnational family relationships. Hence, remittances are rare among the second generation in our sample. Occasional gifts remain important as long as strong relationships with aunts or grandparents remain, most often going back to the early years of the second generation migrant. The second generation donates for Indian causes, often in an indirect way, through Australian community organisations. This diaspora philanthropy reflects a sense of common ancestry, rather than closeness with family.

This study has shown the different ways in which money is the medium of family relationships. The relationship becomes complex and changes when the nature and composition of the transnational family changes over generations and life stages. Money and gifts continue to be sent home, but the location and sense of home changes in the transnational family. Figures for remittances that only take into account money sent from a destination country to a source country do not include the money and care that travel along different nodes of the diaspora; they

depend on the intensity of relationship, the composition and locations of the transnational family and a sense of identity and heritage. Just as migration patterns have become more complex, rather than linear, money relationships through remittances and gifts travel in myriad ways across the diaspora.